

II. The Prior Art Rejections:

Applicant asserts that the prior art of record fails to teach or suggest the invention as claimed in claim 17. In particular, Applicant has more specifically recited that the financial management application is a personal financial management application as described in the specification, and has explicitly recited the elements of the graphical user interface (e.g., as having a purchase amount field, such as an HTML textbox, and a category field, such as a drop down list, both of which are depicted in Figure 3).

Furthermore, claim 1 now explicitly recites “graphical user interface generation executable code,” “graphical user interface population executable code,” and “personal financial management application transmission executable code.”

The “graphical user interface generation executable code” may be code that causes a pop-up window on a web browser or other graphical user interface to be rendered by the terminal device. As is known by those of ordinary skill in the art, a pop-up window on a web browser may be created by clicking on an HTML control (e.g., by clicking on the following button: `<input type=’submit’ onClick=’window.open(’http://www.FinancialAssistant.com’)>`).

The “graphical user interface population executable code” may be code that takes transaction data relating to a particular transaction and populates fields of the graphical user interface. For example, if a user purchases a “Filing and transaction fee for provisional patent application” on September 18, 1999 for \$150 using a credit card starting with 5417, the user may be presented with a GUI similar to the GUI of FIG. 3. This GUI takes information from the purchase page and uses it to populate fields of the GUI, so that the user does not have to re-enter data. The user may then select a category from the category drop down (these categories may be

used for tax and accounting purposes in personal financial management applications, as is understood by one of ordinary skill in the art).

The “personal financial management application transmission executable code” may be executed when a user, for example, clicks the “Accept” button shown in FIG. 3. This may cause the data in the fields of the GUI to be transmitted to the personal financial management application.

Conclusion

The Examiner has repeatedly relied on Official Notice of explicitly recited elements. The Applicant respectfully requests that the Examiner provide some teaching or reference instead of relying upon Official Notice so that it will be possible to better understand the Examiner’s position.

As a final matter, Applicant notes that despite the passage of over seven years, neither Microsoft Money nor Intuit’s Quicken, the market dominant personal financial management applications, have provided functionality as described and claimed in the present invention. There may be a variety of reasons that neither of these major corporations has implemented the claimed invention, and Applicant asserts that the reason is because **the invention is still novel to all but the inventor even after seven years.**

For at least the foregoing reasons, claims 17-26 should be allowed.

Respectfully submitted,

By: /Matthew G. Dyor/
Matthew G. Dyor
Registration No. 45,278

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